

Information to identify the case:

Debtor 1 Mohammad A. Rafigh
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1778**

EIN ____-____-____

Debtor 2 Iren Rafigh
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2692**

EIN ____-____-____

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **15-12136-BFK**

Discharge of Joint Debtors

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mohammad A. Rafigh

Iren Rafigh
aka Iren Margareta Rafigh

April 3, 2019

For the court: William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Eastern District of VirginiaIn re:
Mohammad A. Rafigh
Iren Rafigh
DebtorsCase No. 15-12136-BFK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-9

User: palaciosl
Form ID: 3180WPage 1 of 2
Total Noticed: 51

Date Rcvd: Apr 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Apr 05, 2019.

db/jdb
cr +Mohammad A. Rafigh, Iren Rafigh, 984 Redberry Court, Great Falls, VA 22066-1322
+Ocwen Loan Servicing LLC, McCabe, Weisberg & Conway, LLC, 312 Marshall Avenue, Suite 800,
Laurel, MD 20707-4808

cr +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982

12940529 #+Alarm Financing Services, Inc., PO Box 547, Mantua, OH 44255-0547

12940530 +Allied Interstate, LLC, PO Box 361445, Columbus, OH 43236-1445

12958093 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
Arlington, TX 76096-3853

12940533 +Capital One Bank, PO Box 71083, Richmond, VA 23255-1083

12940534 +Capital One Spark (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083

13092798 +Colonial Funding Network as, Servicing Agent for First US Funding, Jennifer Ballard,
120 West 45th St, 2nd Floor, New York, NY 10036-4041

12940542 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690
(address filed with court: Focused Recovery Solution, 9701Metropolitan Court, SuiteB,
Richmond, VA 23236-0000)

12940536 +Figurones Salon, 1439 Center Street, Mc Lean, VA 22101-3708

12940538 +First National Credit Card, PO Box 2496, Omaha, NE 68103-2496

12940540 +First Savings Credit Card, PO Box 2509, Omaha, NE 68103-2509

12940541 +First US Funding, c/o Strategic Funding, 36-36 33rd Street #308, Astoria, NY 11106-2329

13086064 HSBC Bank USA National Association, c/o Ocwen Loan Servicing, LLC,
Attn: Bankruptcy Department, P.O. BOX 24605, West Palm Beach, FL 33416-4605

12940544 +Image Medical LLC, c/o Claims Department, PO Box 981606, El Paso, TX 79998-1606

12940545 +Infectious Disease Specialist, 3700 Joseph Siewich Dr 209, Fairfax, VA 22033-1738

12970293 +Justina Martynaityte, Esq, McCabe, Weisberg & Conway, LLC, 312 Marshall Avenue, Suite 800,
Laurel, MD 20707-4808

12940548 +Knight Capital Funding, 9 East Loockerman St, Suite 3A-543, Dover, DE 19901-8306

12940549 +Lease Financial Group LLC, PO Box 7861, New York, NY 10116-7861

12940550 +Mariner Finance, PO Box 35394, Dundalk, MD 21222-7394

13004661 +Midland Credit Management, Inc. as agent for MIDL, PO Box 2011, Warren, MI 48090-2011

12940552 +Mountcastle Plastic Surgery, & Vein Institute, 44095 Pipeline PL2 #430,
Ashburn, VA 20147-7519

12940554 +NPAS - Reston Hospital Center, PO Box 99400, Louisville, KY 40269-0400

12940555 +Ocwen Loan Servicing, LLC, PO Box 24738, West Palm Beach, FL 33416-4738

12940557 +PIRS Capital, LLC, 40 Exchange Place, New York, NY 10005-2701

12947430 +PNC BANK, N/A, P O BOX 94982, CLEVELAND OHIO 44101-4982

12940558 +PNC Bank, PO Box 609, Pittsburgh, PA 15230-0609

12940556 Payment Systems, PO Box 71409, Boyce, LA 71409-0000

12940559 +Reston Anesthesia, PO Box 2757, Reston, VA 20195-0757

12940560 Reston Hospital Center, c/o NPAS Solutions, LLC, PO Box 2248,
Maryland Heights, MO 63043-1048

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

12940532 +EDI: TSYS2.COM Apr 04 2019 07:14:00 Barclay Card, PO Box 8833,
Wilmington, DE 19899-8833

12940531 +EDI: TSYS2.COM Apr 04 2019 07:14:00 Barclay Card, PO Box 13337,
Philadelphia, PA 19101-3337

13082143 +E-mail/Text: bncmail@w-legal.com Apr 04 2019 03:00:57 CERASTES, LLC,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

13015867 EDI: CAPITALONE.COM Apr 04 2019 07:15:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083

12940535 +E-mail/Text: opsq_usbankruptcy@cashnetusa.com Apr 04 2019 03:00:14 CashNet USA,
200 West Jackson Boulevard, Suite 1400, Chicago, IL 60606-6929

13054407 +E-mail/Text: opsq_usbankruptcy@cashnetusa.com Apr 04 2019 03:00:14 CashNetUSA,
175 W Jackson Blvd, Suite 1000, Chicago, IL 60604-2863

12940537 +EDI: BLUESTEM Apr 04 2019 07:16:00 Fingerhut Advantage, PO Box 166,
Newark, NJ 07101-0166

12940539 +EDI: AMINFOFP.COM Apr 04 2019 07:14:00 First Premier Bank, PO Box 5529,
Sioux Falls, SD 57117-5529

12940543 +EDI: PHINAMERI.COM Apr 04 2019 07:14:00 GM Financial, 801 Cherry Street, Suite 3500,
Fort Worth, TX 76102-6854

12940546 +EDI: RMSC.COM Apr 04 2019 07:15:00 JC Penney/Synchrony Bank, PO Box 960090,
Orlando, FL 32896-0090

12940547 +E-mail/Text: elliot@sussmanlaw.net Apr 04 2019 03:00:25 Joseph I Sussman, PC,
132 West 31st Street, Suite 1320, New York, NY 10001-3406

13086386 EDI: MERRICKBANK.COM Apr 04 2019 07:13:00 MERRICK BANK, Resurgent Capital Services,
PO Box 10368, Greenville, SC 29603-0368

12940551 +EDI: MERRICKBANK.COM Apr 04 2019 07:13:00 Merrick Bank, PO Box 660702,
Dallas, TX 75266-0702

12940553 +E-mail/PDF: lossmitigation@nwfcu.org Apr 04 2019 03:15:03 Northwest, FCU, PO Box 1229,
Herndon, VA 20172-1229

13083764 +EDI: JEFFERSONCAP.COM Apr 04 2019 07:13:00 Premier Bank, LLC,
c o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999

District/off: 0422-9

User: palaciosl
Form ID: 3180W

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Total Noticed: 51

Date Rcvd: Apr 03, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13094870 EDI: Q3G.COM Apr 04 2019 07:13:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
13084255 +EDI: RESURGENT.COM Apr 04 2019 07:15:00 Reston Hospital Center,
Resurgent Capital Services, PO Box 1927, Greenville, SC 29602-1927
12940561 +E-mail/Text: jballard@sfsfscapital.com Apr 04 2019 03:01:06 Strategic Funding Source, Inc.,
c/o First US Funding, 1501 Broadway Suite 1515, New York, NY 10036-5505
12940562 +EDI: TSYS2.COM Apr 04 2019 07:14:00 US Airways/Card Services, PO Box 13337,
Philadelphia, PA 19101-3337
12940563 +E-mail/Text: bankruptcy@yellowstonecapllc.com Apr 04 2019 03:01:27 Yellowstone Capital, LLC,
160 Pearl Street, 5th floor, New York, NY 10005-1631

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr HSBC Bank USA, National Association as trustee for
cr PNC Bank, N.A.
cr PNC Bank, National Association
cr* +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
Arlington, TX 76096-3853
13008264* +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
Arlington, TX 76096-3853

TOTALS: 3, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 05, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 3, 2019 at the address(es) listed below:

Auria K. DuPuch-Freeman on behalf of Creditor HSBC Bank USA, National Association as trustee for Merrill Lynch Mortgage Investors, Inc., Series 2006-AF1 VABecf@logs.com
Dinh H Ngo on behalf of Creditor HSBC Bank USA, National Association as trustee for Merrill Lynch Mortgage Investors, Inc., Series 2006-AF1 bankruptcyva@mwc-law.com, bankruptcyva@ecf.inforuptcy.com
Justina Martynaityte on behalf of Creditor Ocwen Loan Servicing LLC bankruptcyva@mwc-law.com, justinaecf@yahoo.com
M. Christine Maggard on behalf of Creditor PNC Bank, National Association christine.maggard@brockandscott.com, VAEcf@brockandscott.com/wbecf@brockandscott.com/krista.warmack@brockandscott.com
Malcolm Brooks Savage, III on behalf of Creditor HSBC Bank USA, National Association as trustee for Merrill Lynch Mortgage Investors, Inc., Series 2006-AF1 vabecf@logs.com
Mary F. Balthasar Lake on behalf of Creditor HSBC Bank USA, National Association as trustee for Merrill Lynch Mortgage Investors, Inc., Series 2006-AF1 vabecf@logs.com
Richard B. Rosenblatt on behalf of Joint Debtor Iren Rafigh rosenblatt@rosenblattlaw.com, ldorney@rosenblattlaw.com;gonzalez@rosenblattlaw.com;rwilbert@rosenblattlaw.com;wilbertrr41309@notify.bestcase.com;wilbertrr41309@notify.bestcase.com
Richard B. Rosenblatt on behalf of Debtor Mohammad A. Rafigh rrosenblatt@rosenblattlaw.com, ldorney@rosenblattlaw.com;gonzalez@rosenblattlaw.com;rwilbert@rosenblattlaw.com;wilbertrr41309@notify.bestcase.com;wilbertrr41309@notify.bestcase.com
Thomas P. Gorman chl3alex@gmail.com, tgorman26@gmail.com
William M. Savage on behalf of Creditor HSBC Bank USA, National Association as trustee for Merrill Lynch Mortgage Investors, Inc., Series 2006-AF1 vabecf@logs.com

TOTAL: 10